

## America's Best And Worst Banks

Overall the sector is healthier, but many small banks are struggling. Forbes crunches the numbers to find the strongest and those on shaky ground. *By Kurt Badenhausen*

We turned to Charlottesville, Va., research firm SNL for data to gauge the health of the 100 largest banks and thrifts. SNL supplied us with numbers for eight measures of financial health: return on average equity; net interest margin; nonperforming loans (NPLs) as a percentage of loans; nonperforming assets as percentage of assets; reserves as a percentage of NPLs; two capital ratios (Tier 1 and risk-based); and leverage ratio. Forbes ranked the banks on each metric and averaged the individual ranks to determine an overall ranking of the best and worst banks.



SIGNATURE BANK

### No. 9 Signature Bank

Signature has low levels of nonperforming assets and loans on its books. The stock is up 51% over the past year.

Headquarters: New York, N.Y.  
 Assets: \$10.9 billion  
 Price/Book: 2.1  
 NPLs/Loans: 0.9%  
 Reserves/NPLs: 144%

### America's Best Banks\*

| Overall Rank | Company                   | Total Assets(\$bil) | NPLs/Loans % | Reserves/NPLs | Tier 1 Ratio % |
|--------------|---------------------------|---------------------|--------------|---------------|----------------|
| 1            | Bank of Hawaii            | 13                  | 0.9          | 296           | 17.7           |
| 2            | East West Bancorp         | 20                  | 1.3          | 136           | 17.9           |
| 3            | Prosperity Bancshares     | 9                   | 0.3          | 552           | 13.2           |
| 4            | First Citizens BancShares | 21                  | 1.6          | 97            | 14.5           |
| 5            | SVB Financial             | 16                  | 0.9          | 165           | 15.0           |
| 6            | IBERIABANK                | 11                  | 0.8          | 277           | 18.6           |
| 7            | Community Bank System     | 5                   | 0.6          | 220           | 12.9           |
| 8            | Commerce Bancshares       | 19                  | 1.3          | 155           | 14.3           |
| <b>9</b>     | <b>Signature Bank</b>     | <b>11</b>           | <b>0.9</b>   | <b>144</b>    | <b>13.5</b>    |
| 10           | UMB Financial             | 11                  | 0.6          | 244           | 12.6           |

\* This is only a list of America's 10 Best Banks.

NPLs: Nonperforming loans include loans 90+ days past due and nonaccrual loans.

Source: SNL Financial

Highlighting added for emphasis.

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